Certificate Number: 01401-PAM-DE-030801604

Bankruptcy Case Number: 13-04105



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>March 30, 2018</u>, at <u>1:19</u> o'clock <u>PM EDT</u>, <u>Lois M Smith</u> completed a course on personal financial management given <u>by telephone</u> by <u>GreenPath, Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: March 30, 2018 By: /s/Jeremy Lark for Sandra Garcia

Name: Sandra Garcia

Title: Counselor